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REMARKS

A. Amendment to the claims

Claims 1-24 are pending in this application. Claims 1 and 12 have been amended to further clarify the invention. Support for the amendments of claims 1 and 12 can be found in paragraphs [60] to [71]. Accordingly, no new matter has been introduced into the application as a result of the present amendment.

B. Rejection under 35 U.S.C. § 102(b) based on Weiss

Claims 1-24 were rejected under 35 U.S.C. § 102(b) as being anticipated in view of Weiss U.S. Patent publication 2002/0174031 ("Weiss"). The basis for the rejection can be found in paragraph nos. 4-17 of the office action. Applicants respectfully traverse the rejection.

Applicant believes that in view of the present amendment, the Examiner may note the clear inter-relation between each of the first and second payment card transaction records within the context of performing a (single) payment card transaction: namely, performing a single payment card transaction according to the present invention involves creating a second payment card transaction, wherein the counterpart (the second cardholder and second merchant) auto - cancels, such that statementing by issuers can proceed entirely unaffected by the problem of "ghost copy processing" (see application at paragraph [0009])), and card holders are spared any incidences of double debits associated with this same problem and the administrative burden of rectifying same.

Examiner had alleged that paragraph [0066] of Weiss teaches to 'create a first payment card transaction record between a first merchant a second cardholder'. Applicant respectfully disagrees, as paragraphs [0066] and [0067] of Weiss relate to distinct transactions, each involving a single cardholder and a single merchant: paragraph [0066] relates to a conventional 'same-currency' payment card transaction, and paragraph [0067] relates to a conventional 'multi-currency' payment card transaction.

Applicant submits that the step of 'create a first payment card transaction record between a first merchant a second cardholder' recited in amended claim 1 cannot be dissociated from the following recited step of 'creating a second payment card transaction

record between a second merchant and the first cardholder', as the clarifying amendments offered will hopefully make clearer. Thus, the Examiner's reliance on paragraph [0066] is inapt since that paragraph does not in any way relate to a plurality of cardholders partaking in a single payment card transaction.

Examiner had alleged paragraph [0067] of Weiss teaches to 'create a second payment card transaction record between a second merchant and the first cardholder' and that this paragraph further teaches to create this second payment card transaction for 'a second transaction amount in a second currency, which is equivalent to the amount of the first transaction converted in the second currency'.

Paragraphs [0067] and [0068] of Weiss jointly disclose for a card holder to select an alternate currency to the habitual currency of the merchant, with which to process a payment card transaction. The Weiss system then downloads a corresponding exchange rate and eventually processes the card payment transaction in the selected alternate currency with a remote 'multi-currency processor', either at the time of the transaction if suitable connectivity is in place, or later from database-stored transaction details.

With reference to the argument in respect of Weiss [0066] above, Applicant respectfully disagrees again, as paragraph [0067] does not in any way relate to a plurality of merchants partaking in a single payment card transaction, which is what the claim recites.

Examiner had alleged paragraph [0069] of Weiss teaches to 'submit the first and second transaction records for processing as payment card transaction record'.

Applicant respectfully disagrees, since no payment card transaction disclosed in Weiss comprises two transaction records, nor does Weiss discloses to use a counterpart (embodied as the second cardholder of the first transaction record and the second merchant of the merchant transaction record) which automatically cancels when the said first and second transactions are processed, thereby resulting in the said single payment card transaction.

The objective problem of the present application is how to achieve the amalgamation of transaction data records, without duplicating them to the host when multiple currencies are involved: performing a card payment transaction in any of a plurality of currencies is a given.

On the basis of the description of module 206 and its interactions with issuers and acquirers, Applicant submits that the system of Weiss would be beset by the very same

problems of "ghost copy processing" (and further problems derived from same, e.g. double — debits and the like), which are solved by the present invention, since this problem arises after the 'process of receiving payment on authorized charges' described in paragraph [0069] of Weiss and, later and in much more details, throughout paragraphs [0108] to [0120] of Weiss.

Applicant submits that the above arguments apply equally in respect of independent system claim 1, independent computer program claim 24 and dependent claims 2 to 11 and 13 to 23.

The above notwithstanding, the Applicant notes further surprising benefits brought about by the presently claimed invention, which would not be achievable by the system disclosed in Weiss. Namely, there is no requirement to reconfigure the hardware and/or software aspects of the data processing systems ("hosts") of card schemes/acquiring banks and currency conversion schemes, nor is there any need to reconfigure the hardware aspects of payment card processing systems ("payment card terminals") of merchants, however both types of data processing systems in the system according to the invention are endowed with the additional functionality of amalgamating records with no duplication, such that no additional data processing is required at the hosts.

In view of the above comments and amendments, the Applicants respectfully submit withdrawal of the § 102(b) rejection of claims 1-24 based on Weiss is in order and is respectfully requested.

C. Conclusion

In view of the above comments and amendments, the Applicant submits that the claims are in condition for an allowance. Notice to this effect is respectfully requested.

Respectfully submitted,

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